

Please Delete Claims 1-24 and Insert the Following Claims

25. A system for purchasing or volume purchasing or excess inventory purchasing or excess capacity purchasing of goods, products or services or obtaining or investing rebates while real-time interactive online direct ordering or re-ordering by a plurality of purchasers who are in fact group purchasing yet purchasing individually from merchants for said goods, products or services, the system comprising:

(a) at least one or more purchasing cards, one or more card readers, and one or more financial institutions ;

a1 (b) at least one sensor, each said at least one sensor comprising one or more product information detection or collection means;

(c at least one opening or unsealing module comprising data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means;

(d) at least one remote ordering module, each said at least one remote ordering module comprising one or more monitors, one or more barcode readers, one or more RF readers or other reader means for facilitating the purchase or volume purchase of goods, products or services, said one or more monitors (including video display means;

(e) communication means by which said at least one sensor, at least one opening or unsealing means, at least one remote ordering module, communicates with the VPRI module Assembly or On-site Computer;

AI (f) at least one VPRI module Assembly or On-site Computer comprising one or more computer/server means, one or more recording systems modules, one or more alarm modules, one or more metering modules, one or more microprocessors, one or more universal bar-code ROM microprocessor systems modules, one or more control/relay modules, one or more microprocessor bus, one or more computer/server bus, one or more control/relay bus, one or more power bus, one or more aux. batteries;

(g) at least one or more purchasing agent ordering sub-systems;

(h) at least one or more communication means by which said at least one buyer VPRI module Assembly or On-site Computer communicates with one or more seller VPRI module assemblies;

(i) at least one or more seller VPRI module assemblies [modules] or On-site Computers in communication with said at least one remote ordering modules, said one or more seller modules comprising one or more cameras, said one or more seller modules receiving signals for the purchase or volume purchase of goods or services, said signals being received from said at least one remote ordering module;

(j) at least one or more VPRI hub computers comprising at least one or more database modules or at least one or more relational database modules or at least one or more look-up modules;

(k) said at least one or more seller VPRI module assemblies [modules] comprising or being in communication with at least one or more remote product demonstration modules or one or more seller's sub-systems, or one or more seller showroom, or one or more seller tradeshow booths;

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(l) said at least one remote product demonstration module comprising merchandise display system which allows real-time interactive viewing of physical merchandise or information, said system enabling at least one shopper to use said at least one remote ordering module to communicate with said at least one remote product demonstration module via said at least one seller VPRI module assemblies [module], or enabling said at least one shopper using a computer or buyer VPRI module assemblies to communicate by way of the seller VPRI module assemblies to view the physical merchandise, or to enhance his or her view of said physical merchandise by using the seller VPRI module assemblies to control or to interactively move [moving] said cameras or said physical merchandise, the moving of said physical merchandise being accomplished by controlling at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the motorized revolving hanger rack or being located upon said motorized revolving platform;

(m) or wherein said at least one shopper can also enhance his or her view of said (physical merchandise by controlling the position of one or more cameras through which said physical merchandise is viewed.

26. A system for Real-Time Interactive ordering or reordering while online volume purchasing or online excess inventory purchasing or online excess capacity purchasing system for a plurality of purchasers purchasing as one entity but individually to enter into transactions with merchants for goods, products or services, or obtain rebates into savings or investment accounts, said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing rebate investing system comprising:

(a) a purchasing card means for identifying a purchaser who participates in a transaction with a merchant agreeing to a online volume purchasing or online excess inventory purchasing or online excess capacity purchasing involving goods, products or services of said merchant, said purchasing card means having identification information about said online purchaser, or said purchaser having a retirement account wherein said retirement account comprises at least one financial investment instrument, said retirement account comprises at least one IRA account;

(b) the step of using a credit, debit or smart card to identify said online purchaser and using an input device for inputting said purchasing card transactional or identification information wherein

said purchasing card means comprises a credit card, debit card or smart card;

(c) a computer, monitoring, metering, control or data storage memory device for facilitating said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;

(d) software programs for facilitating said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;

(e) computer data processing means for utilizing said software programs, said computer data processing means being in communication with said computer, monitoring, metering, control or data storage memory device for facilitating said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;

(f) financial institutional means for transacting financial operations of said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing transactions;

(g) a online purchaser's credit or debit account having monetary funds;

(h) a means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said merchants account to pay for transacted goods, products or services wherein said means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said retirement account of said purchaser comprises an electronic transfer means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said retirement account of said purchaser;

ai (i) a means for transferring a portion of said monetary funds from said online purchaser's credit or debit account to said retirement account; or

(j) a means for publishing said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing rebate amount to said online purchaser's credit or debit account management means wherein said purchaser's credit or debit account management means distributes monetary funds to at least one account maintained for the retirement benefit of said purchaser.

27. The system of claim 25, wherein the at least one or more financial institution comprises: one or more system credit unions; one or more seller banks, one or more purchaser account financial institutions.

28. The system of claim 25, wherein the at least one sensor, each said at least one sensor comprising at least one or more product information detection or collection means.

29. The system of claim 25, wherein the at least one opening or unsealing module comprising data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means.

30. The system of claim 25, wherein the at least one remote ordering module, each said at least one remote ordering module comprising one or more monitors, one or more barcode readers, one or more RF readers or other reader means for facilitating the purchase or volume purchase of goods, products or services, said one or more monitors (including video display means.

31. The system of claim 25, wherein the communication means by which said at least one sensor, at least one opening or unsealing means, at least one remote ordering module, communicates with the VPRI module Assembly or On-site Computer.

32. The system of claim 25, wherein the VPRI module Assembly or On-site Computer comprising at least one or more computer/server means, at least one or more recording systems modules, at least one or more alarm modules, at least one or more metering modules, at least one or more microprocessors, at least one or more universal bar-code ROM microprocessor systems modules, at least one or

more control/relay modules, at least one or more microprocessor bus, at least one or more computer/server bus, at least one or more control/relay bus, at least one or more power bus, at least one or more aux. batteries.

33. The system of claim 25, wherein the at least one purchasing agent ordering sub-system comprises at least one or more means for arranging volume purchasing transactions by said companies, at least one or more VPRI hub computers, at least one or more means for arranging volume purchasing transactions by agents known as a certified purchasing planners (CPP) or at least one or more CPP computers.

Al 34. The system of claim 25, wherein the communication means by which said at least one buyer VPRI module Assembly or On-site Computer communicates with one or more seller VPRI module assemblies or On-site Computers.

35. The system of claim 25, wherein the at least one or more seller VPRI module assemblies or On-site Computers [modules] in communication with said at least one remote ordering modules, said at least one or more seller modules comprising at least one or more cameras, said at least one or more seller modules receiving signals for the purchase or volume purchase of goods or services, said signals being received from said at least one remote ordering module.

36. The system of claim 25, wherein the at least one or more seller VPRI module assemblies or On-site Computers [modules] comprising or being in communication with at least one or more remote product demonstration modules or at least one or more seller's sub-systems, or at least one or more seller showroom, or at least one or more seller tradeshow booths.

AI 37. The system of claim 25, wherein the at least one or more VPRI hub computers comprising at least one or more database modules or at least one or more relational database modules or at least one or more look-up modules, said modules further comprise: at least one or more organization modules, at least one or more membership modules, at least one or more broker modules, at least one or more merchant modules, at least one or more meter consumption modules (goods and products), at least one or more monitoring alarm modules (services); at least one or more control modules, at least one or more purchasing modules, at least one or more volume purchasing modules, at least one or more excess inventory purchasing modules, at least one or more excess capacity purchasing modules, at least one or more rebates modules, at least one or more savings account modules, at least one or more investing account modules.

38. The system of claim 25, wherein the at least one remote product demonstration module comprising merchandise display system which allows real-time interactive viewing of physical merchandise or information, said system enabling at least one shopper to use

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said at least one remote ordering module to communicate with said at least one remote product demonstration module via said at least one seller VPRI module assemblies or On-site Computers [module], or enabling said at least one shopper using a computer or buyer VPRI module assemblies or On-site Computers to communicate by way of the seller VPRI module assemblies or On-site Computers to view the physical merchandise, or to enhance his or her view of said physical merchandise by using the seller VPRI module assemblies or On-site Computers to control or to interactively move [moving] said cameras or said physical merchandise, the moving of said physical merchandise being accomplished by controlling at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the motorized revolving hanger rack or being located upon said motorized revolving platform.

39. The system of claim 25, wherein said at least one shopper can also enhance his or her view of said (physical merchandise by controlling the position of one or more cameras through which said physical merchandise is viewed.

40. The system of claim 25, wherein the one or more cameras comprised by the at least one or more seller modules comprise at least one of a finger bracket camera, a cap camera, a covert camera, or a camera mounted on a tripod.

41. The system of claim 25, wherein said at least one remote ordering module communicates with said at least one or more seller modules by means of at least one of a direct wire, infrared signal transmission, radio frequency signal transmission, optical signal transmission, or laser signal transmission.

42. The system of claim 25, wherein said at least one remote ordering module is located in a buyer's home.

43. A system for real-time interactive online viewing of goods, products or services, while purchasing or volume purchasing said goods, products or services or obtaining or investing rebates, the system comprising:

- a. at least one real-time interactive showroom comprising interactive online video or audio capturing, processing, or recording means, merchandise displaying means, camera mounting or traversing means, communication means, purchasing facilitation means;
- b. at least one merchandise display case whereon merchandise or other objects are placed for real-time interactive online viewing of said merchandise or other objects;
- c. wherein said at least one interactive tradeshow booth further comprises cameras, means for dial-up real-time interactive viewing;

- d. means for lighting said merchandise display case, means for changing a scene presented to remote viewers of said merchandise;
- e. or means for enabling a remote buyer to interactively move said merchandise or other objects placed on said at least one display case, thereby enabling said remote buyer to vary or improve his or her view of said merchandise or other objects.

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44. The system of claim 43, wherein said at least one interactive showroom comprises a CCTV purchasing system, the CCTV purchasing system including means for enabling cameras mounted on a track, in a dome, or on a stand to pan, tilt, or zoom, signals from the cameras being processed or digitally recorded in the purchasing or volume purchasing facilitation means, or transmitted to remote viewers, thereby allowing real time interactive online viewing of the at least one real-time interactive showroom.

45. The system of claim 43, wherein said at least one merchandise display case whereon merchandise or other objects are placed for real-time interactive online viewing of said merchandise or other objects comprises track mounted pan, tilt, zoom cameras or lights.

46. The system of claim 43, wherein said at least one interactive tradeshow booth further comprises track mounted pan, tilt, zoom cameras, dome cameras, glass counters or show cases, system

transmit or receive means, or at least one VPRI module assemblies for control purposes or for dial-up real-time interactive viewing purposes.

47. The system of claim 43, wherein said means for lighting said merchandise display case, means for changing a scene presented to remote viewers of said merchandise comprises track lights, multi-colored backlights, white back-drop, rear view projection system.

48. The system of claim 43, wherein said means for enabling a remote buyer to interactively move said merchandise or other objects placed on said at least one display case, thereby enabling said remote buyer to vary or improve his or her view of said merchandise or other objects comprises motorized rotating product hanger racks or motorized rotating product platforms.

49. The method of operating the system for purchasing or volume purchasing or excess inventory purchasing or excess capacity purchasing goods, products or services or obtaining or investing rebates while real-time interactive online direct ordering or re-ordering by a plurality of purchasers who are in fact group purchasing yet purchasing individually from merchants for said goods, products or services, the said method comprising:

(a) inputting at least one or more purchasing cards, into at least one or more card readers;

(b) operating at least one opening or unsealing module comprising data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means;

cl (c) operating at least one remote ordering module, each said at least one remote ordering module comprising one or more monitors, one or more barcode readers, one or more RF readers or other reader means for facilitating the purchase or volume purchase of goods, products or services, said one or more monitors (including video display means;

(d) operating the communication means by which said at least one sensor, at least one opening or unsealing means, at least one remote ordering module, communicates with a module assembly or On-site Computer;

(e) operating at least one module assembly or On-site Computers comprising one or more computer/server means, one or more recording systems modules, one or more monitoring modules, one or more metering modules, one or more microprocessors, one or more universal bar-code ROM microprocessor systems modules, one or more control/relay modules, one or more microprocessor bus, one or more computer/server bus, one or more control/relay bus, one or more power bus, one or more aux. batteries;

(f) operating at least one purchasing agent sub-system ;

(g) operating the communication means by which said at least one buyer module assembly or On-site Computer communicates with one or more seller module assemblies or On-site Computers;

21 (h) operating one or more seller VPRI module assemblies or On-site Computers [modules] in communication with said at least one remote ordering modules, said one or more seller modules comprising one or more cameras, said one or more seller modules receiving signals for the purchase or volume purchase of goods or services, said signals being received from said at least one remote ordering module;

(i) said one or more seller module assemblies or On-site Computers [modules] comprising or being in communication with at least one or more remote product demonstration modules or one or more seller's sub-systems, or one or more seller showroom, or one or more seller tradeshow booths;

(j) said at least one remote product demonstration module comprising merchandise display system which allows real-time interactive viewing of physical merchandise or information, said system enabling at least one shopper to use said at least one remote ordering module to communicate with said at least one remote product demonstration module via said at least one seller module assembly or On-site Computers [module], or enabling said at least one shopper using a computer or buyer module assemblies to communicate by way of the seller module assembly or On-site

Computers to view the physical merchandise, or to enhance his or her view of said physical merchandise by using the seller module assemblies or On-site Computers to control or to interactively move [moving] said cameras or said physical merchandise, the moving of said physical merchandise being accomplished by controlling at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the motorized revolving hanger rack or being located upon said motorized revolving platform;

al (k) or wherein said at least one shopper can also enhance his or her view of said (physical merchandise by controlling the position of one or more cameras through which said physical merchandise is viewed.

50. A method of operating a Real-Time Interactive ordering or reordering system while online volume purchasing or online excess inventory purchasing or online excess capacity purchasing and rebate investing by promoting a purchaser to enter into a transaction with a merchant for goods, products or services, said method comprising the steps of:

(a) inputting into a computer data memory device information about a transaction between a online purchaser or a merchant using a volume purchasing or excess inventory purchasing or excess capacity purchasing rebate investing system, said transaction involving goods, products or services of said merchant;

(b) determining a Real-Time Interactive online volume purchasing or excess inventory purchasing or excess capacity purchasing or rebate investing amount by using a computer data processing device;

a | (c) transferring from a online purchaser's credit or debit account having monetary funds to a retirement account of said purchaser a portion of said monetary funds equal to said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing rebate amount; or

(d) publishing said online volume purchasing or online excess inventory purchasing or online excess capacity purchasing rebate amount to said online purchaser or to said merchant;

(e) includes the step of debiting an account of said online purchaser for an amount equal to at least said online volume purchasing or excess inventory purchasing or excess capacity purchasing rebate amount and investing rebates from a online purchaser's credit or debit account having monetary funds to a retirement account of said over-the-counter purchaser comprises electronically transferring said monetary funds to said retirement account comprising at least one financial instrument, being at least one IRA account.

51. The method of operating the system described in claim 49, wherein processing said purchasing cards at least one financial institution comprises:

- a. processing VPRI Smart Cards or VPRI Debit Cards or VPRI Credit Cards or any other type payment card for payment transactions or rebate transactions or investment transactions at the VPRI System Credit Union;
- b. processing VPRI Smart Cards or VPRI Debit Cards or VPRI Credit Cards or any other type payment card for payment transactions or rebate transactions or investment transactions at the Sellers Banks;
- c. processing VPRI Smart Cards or VPRI Debit Cards or VPRI Credit Cards or any other type payment card for payment transactions or rebate transactions or investment transactions at the any other Financial Institution.

52. The method of operating the system described in claim 49, wherein operating at least one sensor, will provide means for product information detection or collection .

53. The method of operating the system described in claim 49, wherein operating one opening or unsealing module will comprise data sensing means, goods or products opening means, goods or products unsealing means, or data conveying means for the system.

54. The method of operating the system described in claim 49, wherein the remote ordering module system is a remote ordering VPRI module system or operating one said remote ordering VPRI module system, will comprise the steps of operating at least one or more monitors, one or more barcode readers, one or more RF readers or other reader means for facilitating the purchase or volume purchase of goods, products or services.

AI 55. The method of operating the system described in claim 49, wherein the means of communicating goods, product or services information will comprise the steps of operating at least one sensor, at least one opening or unsealing means, at least one remote ordering module, which will communicate with the said VPRI module Assembly or On-site Computer.

56. The method of operating the system described in claim 49, wherein the steps of operating the VPRI module Assembly or On-site Computer will comprise the steps of operating at least one or more computer/server means, one or more recording systems modules, one or more VPRI monitoring modules, one or more metering modules, one or more microprocessors, one or more universal bar-code ROM microprocessor systems modules, one or more control/relay modules, one or more microprocessor bus, one or more computer/server bus, one or more control/relay bus, one or more power bus, one or more aux. batteries.

57. The method of operating the system described in claim 49, wherein said at least one buyer VPRI module Assembly or On-site Computer communicates with one or more seller VPRI module assemblies or On-site Computers.

a1 58. The method of operating the system described in claim 49, wherein to effect the VPRI transactions of the present invention the members of the purchasing agent sub-system communicate with at least one buyer VPRI module Assembly or On-site Computer or at least one or more seller VPRI module assemblies or On-site Computers, with at least one or more companies, at least one or more VPRI hub computers, or at least one or more agent known as a certified purchasing planners (CPP), with at least one or more CPP computers.

59. The method of operating the system described in claim 49, wherein to automatically replenish the stock of goods or products, at least one or more seller VPRI module assemblies or On-site Computers [modules] must be in communication with said at least one remote ordering modules, said one or more seller modules receiving signals for the purchase or volume purchase of goods or services, said signals being received from said at least one remote ordering module.

60. The method of operating the system described in claim 49, wherein real-time viewing of goods, products or services requires the operation of at least one or more seller VPRI module assemblies

or On-site Computers [modules] comprising or being in communication with at least one or more remote product demonstration modules or one or more seller's sub-systems, or one or more seller showroom, or one or more seller tradeshow booths.

61. The method of operating the system described in claim 49, wherein the steps of real-time viewing of goods, products or services requires operating at least one remote product demonstration module comprising at least one merchandise display system which will allow real-time interactive viewing of physical merchandise or information, said system thus enabling at least one shopper to use said at least one remote ordering module to communicate with said at least one remote product demonstration module via said at least one seller VPRI module assemblies or On-site Computers [module], or enabling said at least one shopper using a computer or buyer VPRI module assemblies to communicate by way of the seller VPRI module assemblies or On-site Computers to view the physical merchandise, or to enhance his or her view of said physical merchandise by using the seller VPRI module assemblies or On-site Computers to control or to interactively move [moving] said cameras or said physical merchandise, the moving of said physical merchandise being accomplished by controlling at least one of a motorized revolving hanger rack or a motorized revolving platform, said physical merchandise being suspended from the motorized revolving hanger rack or being located upon said motorized revolving platform.

62. The method of operating the system described in claim 49, wherein said at least one shopper can also enhance his or her view of said (physical merchandise by controlling the position of at least one or more cameras through which said physical merchandise is viewed.

63. The method of operating the system described in claim 49, wherein interactive close-in individual viewing of goods, or products requires a buyer using his or her real-time interactive purchasing means to communicate with a seller using at least one or more seller modules or using at least one of a finger bracket camera, a cap camera, a covert camera, or a camera mounted on a tripod being physically placed very close to the goods, or products desired for viewing.

64. The method of operating the system described in claim 49, wherein said at least one remote ordering module communicates with said one or more seller modules by means of at least one of a direct wire, infrared signal transmission, radio frequency signal transmission, optical signal transmission, or laser signal transmission.

65. The method of operating the system described in claim 49, wherein said at least one remote ordering module is located or operated in a buyer's home.

66. The method of operating the system described in claim 49, wherein operating said at least one interactive tradeshow booth

comprises: operating the CCTV purchasing system including means for operating enabled cameras mounted on a track, in a dome, or on a stand to pan, tilt, or zoom, signals from the cameras being processed or digitally recorded in the purchasing or volume purchasing facilitation means, or transmitted to remote viewers, thereby allowing real time interactive online viewing of the at least one real-time interactive tradeshow booth.

67. The method of operating the system for purchasing or volume purchasing or excess inventory purchasing or excess capacity purchasing for a plurality of purchasers for real-time interactive online viewing of goods, products or services, while purchasing or volume purchasing said goods, products or services or obtaining or investing rebates, the operating system comprising:

- a. operating at least one real-time interactive showroom or tradeshow booth comprising operating interactive online video or audio capturing, processing, or recording means;
- b. operating merchandise displaying means, camera mounting or traversing means, communication means, purchasing facilitation means, or operating at least one merchandise display case whereon merchandise or other objects are placed for real-time interactive online viewing of said merchandise or other objects;
- c. operating said at least one interactive showroom or tradeshow booth further comprises operating cameras;

- d. operating means for dial-up real-time interactive viewing;
- e. operating means for lighting said merchandise display case;
- f. operating means for changing a scene presented to remote viewers of said merchandise;
- g. operating means for enabling a remote buyer to interactively move said merchandise or other objects placed on said at least one display case, thereby enabling said remote buyer to vary or improve his or her view of said merchandise or other objects.

68. A Real-Time Interactive over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing system for a plurality of purchasers purchasing as one entity but individually to enter into transactions with merchants for goods, products or services, or obtain rebates into savings or investment accounts, said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing rebate investing system comprising:

- (a) a purchasing card means for identifying a purchaser who participates in a transaction with a merchant agreeing to a over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing

involving goods, products or services of said merchant, said purchasing card means having identification information about said over-the-counter purchaser, or said purchaser having a retirement account wherein said retirement account comprises at least one financial investment instrument, said retirement account comprises at least one IRA account;

Al (b) the step of using a credit, debit or smart card to identify said over-the-counter purchaser and using an input device for inputting said purchasing card transactional or identification information wherein said purchasing card means comprises a credit card, debit card or smart card;

(c) a computer, monitoring, metering, control or data storage memory device for facilitating said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;

(d) software programs for facilitating said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;

(e) computer data processing means for utilizing said software programs, said computer data processing means being in communication with said computer, monitoring, metering, control or data storage memory device for facilitating said over-the-counter

volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;

(f) financial institutional means for transacting financial operations of said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing transactions;

(g) a over-the-counter purchaser's credit or debit account having monetary funds;

al (h) a means for transferring a portion of said monetary funds from said over-the-counter purchaser's credit or debit account to said merchants account to pay for transacted goods, products or services wherein said means for transferring a portion of said monetary funds from said over-the-counter purchaser's credit or debit account to said retirement account of said purchaser comprises an electronic transfer means for transferring a portion of said monetary funds from said over-the-counter purchaser's credit or debit account to said retirement account of said purchaser;

(i) a means for transferring a portion of said monetary funds from said over-the-counter purchaser's credit or debit account to said retirement account; or

(j) a means for publishing said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter

excess capacity purchasing rebate amount to said over-the-counter purchaser's credit or debit account management means wherein said purchaser's credit or debit account management means distributes monetary funds to at least one account maintained for the retirement benefit of said purchaser.

69. A method of operating A Real-Time Interactive over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing rebate investing system for promoting a purchaser to enter into a transaction with a merchant for goods, products or services, said method comprising the steps of:

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- (a) inputting into a computer data memory device information about a transaction between a over-the-counter purchaser or a merchant using a volume purchasing or excess inventory purchasing or excess capacity purchasing rebate investing system, said transaction involving goods, products or services of said merchant;
 - (b) determining a Real-Time Interactive over-the-counter volume purchasing or excess inventory purchasing or excess capacity purchasing or rebate investing amount by using a computer data processing device;
 - (c) transferring from a over-the-counter purchaser's credit or debit account having monetary funds to a retirement account of said

purchaser a portion of said monetary funds equal to said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing rebate amount; or

a | (d) publishing said over-the-counter volume purchasing or over-the-counter excess inventory purchasing or over-the-counter excess capacity purchasing rebate amount to said over-the-counter purchaser or to said merchant;

(e) includes the step of debiting an account of said over-the-counter purchaser for an amount equal to at least said over-the-counter volume purchasing or excess inventory purchasing or excess capacity purchasing rebate amount and investing rebates from a over-the-counter purchaser's credit or debit account having monetary funds to a retirement account of said over-the-counter purchaser comprises electronically transferring said monetary funds to said retirement account comprising at least one financial instrument, being at least one IRA account.
